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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington  
by:

NO. C-03-056-03-CO01

CONSENT ORDER

Accord Mortgage Services Inc., and  
Eric William Hunter, Designated Broker,  
Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck Cross, Acting Director, Division of Consumer Services, and Accord Mortgage Services Inc., and Eric William Hunter, Designated Broker and Owner, (hereinafter as "Respondents"), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

**I. AGREEMENT AND ORDER**

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-03-056-03-SC01, entered March 25, 2003, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act,

1 Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues  
2 raised in the above captioned matter may be economically and efficiently settled by entry of this Consent  
3 Order.

4 Based upon the foregoing:

5 A. It is AGREED that the Department has jurisdiction over the subject matter of the activities  
6 discussed herein.

7 B. It is AGREED that Respondents have been informed of their right to a hearing before an  
8 administrative law judge, and that they have waived their right to a hearing and any and all administrative and  
9 judicial review of the issues raised in this matter, or of the resolution reached herein.

10 C. It is AGREED that Respondents have voluntarily surrendered their mortgage broker license to  
11 the Department.

12 D. It is AGREED that Respondents shall not apply to the Department for any license for a period of  
13 five (5) years from the entry of this Consent Order.

14 E. It is AGREED that, should Respondents apply to the Department for any license at any time  
15 after five (5) years from the date of entry of this Consent Order, Respondents shall pay \$5,276.11 to the  
16 Department, which amount includes:

- 17 • an examination fee in the amount of \$231.30 calculated at \$46.26 per hour for each staff
- 18 hour devoted to the investigation (5 hours);
- 19 • a fine of \$3000.00 calculated at \$100.00 per day for 30 days; and
- 20 • the cumulative annual assessments due through 2002 totaling \$2044.81.

21 F. It is AGREED that the undersigned have represented and warranted that they have the full  
22 power and right to execute this Consent Order on behalf of the parties represented.

23 G. It is AGREED that the undersigned Respondents have voluntarily entered into this Consent  
24 Order, which is effective when signed by the Director's designee.

1 **RESPONDENTS:**

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3 /S/ July 30, 2003  
Eric William Hunter Date:  
4 for Accord Mortgage Services, Inc.

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6 /S/ July 30, 2003  
Eric William Hunter, Designated Broker Date:

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9 THIS ORDER ENTERED THIS 10th DAY OF October, 2003.

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11 /S/  
12 Chuck Cross, Acting Director  
13 Division of Consumer Services  
14 Department of Financial Institutions  
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